# **United States Bankruptcy Court** Western District of Washington

In re Michael Alan Shaw,			Case No.	12-44786	
Lauren Marie Shaw					
-		Debtors	Chapter	13	
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# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	191,466.00		
B - Personal Property	Yes	4	51,595.34		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		215,527.07	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		78,174.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,957.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,757.33
Total Number of Sheets of ALL Schedules		18			
	To	otal Assets	243,061.34		
			Total Liabilities	293,701.58	

# **United States Bankruptcy Court**Western District of Washington

In re	Michael Alan Shaw,		Case No.	12-44786
	Lauren Marie Shaw			
_		Debtors	Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	7,957.33
Average Expenses (from Schedule J, Line 18)	5,757.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	12,128.01

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		25,918.29
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		78,174.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		104,092.80

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Michael Alan Shaw, Lauren Marie Shaw

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence Location: 9217 NE 79th Ct, Vancouver WA 98662	Fee simple	С	185,012.00	210,930.29
Vacant lot attached to residential lot Location: 9219 NE 79th Ct. Vancouver WA 98662	Fee simple	С	6,454.00	0.00

Sub-Total > 191,466.00 (Total of this page)

Total > **191,466.00** 

(Report also on Summary of Schedules)

In	re

Michael Alan Shaw, Lauren Marie Shaw

Case No.	12-44786	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	С	1,116.00
2.	Checking, savings or other financial		Wells Fargo checking account #9665	С	79.67
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	banks, savings and loan, Wells Fargo savings account #2827	н	17.31	
	homestead associations, or credit unions, brokerage houses, or		Wells Fargo savings #8949	W	4.96
	cooperatives.		Wells Fargo savings #4375	W	5.36
			ADP FCU Savings account #8009	н	50.01
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods & furnishings	С	4,562.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, knick-knacks, video game console & games, and holiday decorations	C	1,640.00
6.	Wearing apparel.		Miscellaneous items	С	2,000.00
7.	Furs and jewelry.		Diamond wedding ring, wedding band, diamond earrings, and miscellaneous costume jewelry	С	2,300.00
8.	Firearms and sports, photographic, and other hobby equipment.		Golf clubs, bikes & outdoor toys, cameras & photo supplies, muscial instruments, sports, camping equipment	С	1,495.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total >	13,270.31
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

In re Michael Alan Shaw, Lauren Marie Shaw

Case No.	12-44786	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		ADP Stock (Restricted), 2 shares vested (\$106), 300 shares unvested (\$16,450), with Morgan Stanley Smith Barney account #660 Plan 960 96V	С	16,581.03
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
			(Total	Sub-Tot of this page)	al > <b>16,581.03</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Michael Alan Shaw,
	Lauren Marie Shaw

Case No.	12-44786	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Acura CL, 92,000 miles, good condition	С	7,812.00
	other venicles and accessories.		2004 Ford Focus SVT, 125,000 miles, good condition	С	5,281.00
			2004 Dodge Durango, 90,000 miles, good condition	С	7,941.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
			(Total	Sub-Tota of this page)	al > <b>21,034.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Michael Alan	Shaw,
	Lauren Marie	Shaw

Case No. **12-44786** 

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	Yard and garden tools	С	710.00

| Sub-Total > | 710.00 | | (Total of this page) | Total > | 51,595.34 |

In re

(Check one box)

Michael Alan Shaw, Lauren Marie Shaw

Debtor claims the exemptions to which debtor is entitled under:

Case No	12-44786	

☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter

Debtors

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

■ 11 U.S.C. §522(b)(2) □ 11 U.S.C. §522(b)(3)	with respect to cases commenced on	nmenced on or after the date of adjustment.)		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property Vacant lot attached to residential lot Location: 9219 NE 79th Ct, Vancouver WA 98662	11 U.S.C. § 522(d)(5)	6,454.00	6,454.00	
Cash on Hand Cash	11 U.S.C. § 522(d)(5)	1,116.00	1,116.00	
Checking, Savings, or Other Financial Accounts, 0	Certificates of Deposit			
Wells Fargo checking account #9665	11 U.S.C. § 522(d)(5)	79.67	79.67	
Wells Fargo savings account #2827	11 U.S.C. § 522(d)(5)	17.31	17.31	
Wells Fargo savings #8949	11 U.S.C. § 522(d)(5)	4.96	4.96	
Wells Fargo savings #4375	11 U.S.C. § 522(d)(5)	5.36	5.36	
ADP FCU Savings account #8009	11 U.S.C. § 522(d)(5)	50.01	50.01	
Household Goods and Furnishings Miscellaneous household goods & furnishings	11 U.S.C. § 522(d)(3)	4,562.00	4,562.00	
Books, Pictures and Other Art Objects; Collectible Miscellaneous books, pictures, knick-knacks, video game console & games, and holiday decorations	e <u>s</u> 11 U.S.C. § 522(d)(3)	1,640.00	1,640.00	
Wearing Apparel Miscellaneous items	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00	
<u>Furs and Jewelry</u> Diamond wedding ring, wedding band, diamond earrings, and miscellaneous costume jewelry	11 U.S.C. § 522(d)(4)	2,300.00	2,300.00	
Firearms and Sports, Photographic and Other Hol Golf clubs, bikes & outdoor toys, cameras & photo supplies, muscial instruments, sports, camping equipment	oby Equipment 11 U.S.C. § 522(d)(5)	1,495.00	1,495.00	
Stock and Interests in Businesses ADP Stock (Restricted), 2 shares vested (\$106), 300 shares unvested (\$16,450), with Morgan	11 U.S.C. § 522(d)(5)	7,824.69	16,581.03	

11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)

11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)

Stanley Smith Barney account #660 Plan 960

2003 Acura CL, 92,000 miles, good condition

2004 Ford Focus SVT, 125,000 miles, good

Automobiles, Trucks, Trailers, and Other Vehicles

96V

condition

7,812.00

5,281.00

3,450.00

4,362.00

3,450.00

1,831.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

e Michael Alan Shaw, Lauren Marie Shaw		Case No12-4	4786
SCHEDUI	Debtors  LE C - PROPERTY CLAIMED A  (Continuation Sheet)	AS EXEMPT	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Personal Property of Any Kind Not Al	ready Listed	Exemption	Deducting Exempt

Total: 41,352.00 50,108.34

Michael Alan Shaw, Lauren Marie Shaw

**Debtors** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			area claims to report on this Schedule D.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	Sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	002H-ZGWZ	DZJ_QD_DA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx-x9434			HELOC	Т	DATED			
ADP Federal Credit Union One ADP Blvd MS B-140 Roseland, NJ 07068		С	Residence Location: 9217 NE 79th Ct, Vancouver WA 98662		ט			
Account No. xxxxxx0030	╀	+	Value \$ 185,012.00 2005				16,262.45	16,262.45
Provident Funding P O Box 513738 Los Angeles, CA 90051-3738		С	Deed of Trust  Residence Location: 9217 NE 79th Ct, Vancouver WA 98662					
			Value \$ 185,012.00				194,667.84	9,655.84
Account No. xxxxxxxxxxxxxx9001  Wells Fargo Bank P O Box 53439 Phoenix, AZ 85072-3439	_	С	Vehicle Loan  2004 Dodge Durango, 90,000 miles, good condition					
	╄	╄	Value \$ 7,941.00				4,596.78	0.00
Account No.			Value \$					
continuation sheets attached			S (Total of th	ubt iis p			215,527.07	25,918.29
			(Report on Summary of Sch		ota ule		215,527.07	25,918.29

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Michael Alan Shaw, Lauren Marie Shaw

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation s	sheets	attached
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<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Michael Alan Shaw,
	Lauren Marie Shaw

Case No.	12-44786	

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

						,	TYPE OF PRIORITY	,
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	Sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDA	Εl	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.			NOTICE ONLY	T	D A T E D			
Internal Revenue Service P O Box 7346 Philadelphia, PA 19101-7346		•						Unknown
		С					Unknown	Unknown
Account No.								
Account No.								
Account No.				$\dagger$				
Account No.						H		
				Subi	Ote	Ц		0.00
Sheet <u>1</u> of <u>1</u> continuation sheets attac Schedule of Creditors Holding Unsecured Prior							0.00	0.00
Schedule of Creditors Holding Offsecured Filor	пy	C16	, C		ota	- 1	0.00	0.00
			(Report on Summary of S				0.00	0.00

In re	Michael Alan Shaw,		Case No	12-44786
	Lauren Marie Shaw			
_		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	I DATE CLAUVEW AS INCURRED AIND	COZHLZGEZH	QU_	I U	J T	AMOUNT OF CLAIM
Account No. xxxx6023			Collection for American Express account ending 1007	N	D A T E D		Ī	
American Recovery Service Inc 555 St. Charles Dr., Ste. 100 Thousand Oaks, CA 91360		С			J.			14,912.54
Account No. xxxx-xxxxxx-x1554	╁	H	Credit card purchases	+	H	F	+	14,912.34
Bank of America P O Box 982236 El Paso, TX 79998-2236		С						1,270.35
Account No. xxxx-xxxx-xxxx-5424	╁		Credit card purchases	+	Н	t	$\dagger$	•
Capital One Bank P O Box 60599 City Of Industry, CA 91716-0599		С						
				$\perp$		L	$\perp$	10,466.53
Account No. xxxxA000  Carla J. Crockford ARNP 7800 NE 41st St #310  Vancouver, WA 98662		С	Medical services					286.10
		Ш	<u> </u>	 Subt	L_ tota	⊥ ıl	+	
<b>2</b> continuation sheets attached			(Total of				)	26,935.52

In re	Michael Alan Shaw,	Case No <b>12-44786</b>
_	Lauren Marie Shaw	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	<u></u>	ш	sband, Wife, Joint, or Community	C	П	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNL-QU-DATED	lΕ	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-6827			Credit card purchases	'	Ė		
Discover P O Box 29033 Phoenix, AZ 85038-9033		С			D		12,597.00
Account No. xxxx-xxxx-xxxx-1016			Credit card purchases				
Discover P O Box 29033 Phoenix, AZ 85038-9033		С					5,871.36
Account No. xxxx-xxxxxx-x6074			Credit card purchases	Г			
Macy's P O Box 183084 Columbus, OH 43218-3084		С					1,910.03
Account No. xxxxxxxx2440			Credit card purchases	T	T	T	
Macy's P O Box 183083 Columbus, OH 43218-3083		С					647.35
Account No. xxxxxx9550	t	H	Collection for Bank of America account ending	T	$\vdash$	t	
NCB Mgmt Services Corp P O Box 1099 Langhorne, PA 19047		С	2060				13,132.00
Sheet no. 1 of 2 sheets attached to Schedule of			S	Subt	tota	ıl	24 457 74
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	ge)	34,157.74

In re	Michael Alan Shaw,	Case No. <b>12-44786</b>
	Lauren Marie Shaw	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ID	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-6125			Credit card purchases	T	ΙE		
US Bank Cardmember Service P O Box 108 Saint Louis, MO 63166-9801		С			D		3,228.73
Account No. xxxx-xxxx-xxxx-0643			Credit card purchases	Г	Г	Г	
Wells Fargo Bank P O Box 30086 Los Angeles, CA 90030		С					
							13,852.52
Account No.							
Account No.							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of	_	I	S	Subt	L tota	ıl	47.004.05
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	ge)	17,081.25
			(Report on Summary of Sc		Γota dule		78,174.51

In	re

Michael Alan Shaw, Lauren Marie Shaw

12-44786

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In re	Michael Alan Shaw,		Case No	12-44786
	Lauren Marie Shaw			
_		Debtors		

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Debtor(s)

Case No.

12-44786

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND SPOU	SE		
	RELATIONSHIP(S):	AGE(S):			
Married	Son	11			
Marrica	Son	14			
	Son	18			
<b>Employment:</b>	DEBTOR	·	SPOUSE		
Occupation	Senior Director of Soft Dev	Art Teacher			
Name of Employer	ADP	Cornerstone Chr	istian Scho	ol	
How long employed	17 years	2 years			
Address of Employer	2525 SW 1st Ave	7708 NE 78th St			
	Portland, OR 97201	Vancouver, WA 9	8662		
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)		EBTOR		SPOUSE
	ary, and commissions (Prorate if not paid monthly)	\$	12,037.35	\$	490.00
2. Estimate monthly overtime	-	\$	0.00	\$	0.00
			0.00		0.00
3. SUBTOTAL		\$	12,037.35	\$	490.00
3. 56B1017E		Ψ	12,037.33	Ψ	430.00
4. LESS PAYROLL DEDUC		_		4	
a. Payroll taxes and soc	rial security	\$	2,670.33	\$ <u> </u>	27.69
b. Insurance		\$	851.50	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):	401k loans	\$	565.50	\$	0.00
	Tuition (tuition trade agreement)	\$	0.00	\$	455.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	4,087.33	\$	482.69
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	7,950.02	\$	7.31
7. Regular income from oper	ration of business or profession or farm (Attach detailed stat	tement) \$	0.00	\$	0.00
8. Income from real property		\$ <del></del>	0.00	<u>\$</u> —	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	support payments payable to the debtor for the debtor's us	e or that of	0.00	<u> </u>	0.00
dependents listed above		\$	0.00	\$	0.00
11. Social security or govern					
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement inc	ome	<u> </u>	0.00	\$	0.00
13. Other monthly income		¥	<u> </u>	Ť <u> </u>	0.50
(Specify):		\$	0.00	\$	0.00
(~F 2011).			0.00	<u>\$</u> —	0.00
		Ψ	0.00	Ψ	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	7,950.02	\$	7.31
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	: 15)	\$	7,957.3	3

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Michael Alan Shaw Lauren Marie Shaw

Case No.	12-44/

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes X No	T	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	70.00
c. Telephone	\$	207.00
d. Other See Detailed Expense Attachment	\$	278.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	962.33
5. Clothing	\$	170.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	395.00
8. Transportation (not including car payments)	\$	950.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	1,193.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	43.00
c. Health	\$	0.00
d. Auto	\$	315.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	664.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,757.33
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	7,957.33
<ul><li>a. Average monthly expenses from Line 18 above</li></ul>	\$ <del></del>	5,757.33
c. Monthly net income (a. minus b.)	\$ <del></del>	2,200.00

In re Lauren Marie Shaw

Case No. 12-44786

Debtor(s)

# $\underline{\textbf{SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)}}$

# **Detailed Expense Attachment**

# **Other Utility Expenditures:**

Pest Control	\$	31.00
Comcast	<u> </u>	186.00
Garbage/Recycling	\$	35.00
Security	\$	26.00
Total Other Utility Expenditures	\$	278.00

## **Other Expenditures:**

Lot maintenace	\$ 15.00
Pet expenses	\$ 128.00
Allowance for children	\$ 87.00
League sports for children	\$ 125.00
Miscellaneous & emergencies	\$ 200.00
Education expenses for minor children	\$ 109.00
Total Other Expenditures	\$ 664.00

# **United States Bankruptcy Court** Western District of Washington

In re	Michael Alan Shaw Lauren Marie Shaw		Case No.	12-44786
		Debtor(s)	Chapter	13

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	July 23, 2012	Signature	/s/ Michael Alan Shaw Michael Alan Shaw			
			Debtor			
Date	July 23, 2012	Signature	/s/ Lauren Marie Shaw			
			Lauren Marie Shaw Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## United States Bankruptcy Court Western District of Washington

In re	Michael Alan Shaw Lauren Marie Shaw		Case No.	12-44786
		Debtor(s)	Chapter	13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$69,680.00 2012 YTD: Husband ADP \$134,026.00 2011: Husband ADP \$130,691.00 2010: Husband ADP

\$2,940,00 2012 YTD: Wife Cornerstone Christian School

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$20,576.00 2012 YTD: Sale of ADP stock shares \$57,031.00 2011: Sale of ADP stock shares \$63,400.00 2010: Sale of ADP stock shares

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase Cardmember Service P O Box 15548 Wilmington, DE 19886-5548	DATES OF PAYMENTS <b>4/19/2012</b>	AMOUNT PAID <b>\$5,200.00</b>	AMOUNT STILL OWING \$0.00
Citibank P O Box 6275 Sioux Falls, SD 57117	4/26/12	\$3,187.00	\$0.00
Chase Cardmember Service P O Box 15548 Wilmington, DE 19886-5548	5/17/2012	\$8,000.00	\$0.00
Citibank P O Box 653095 Dallas, TX 75265	5/16/12	\$7,265.11	\$0.00
Provident Funding P O Box 513738 Los Angeles, CA 90051-3738	4/2012, 5/2012, and 6/2012	\$4,976.25	\$194,667.84
ADP Federal Credit Union One ADP Blvd MS B-140 Roseland, NJ 07068	4/2012, 5/2012, and 6/2012	\$602.67	\$16,262.45

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None c All debtors: List all pay

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Brendan Shaw	6/2012	\$550.00	\$0.00
Son			
Minor son	6/2012	\$295.00	\$0.00
Minor child			
Minor son	6/2012	\$143.00	\$0.00
Minor child			

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

П

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

American Express v. Shaw

NATURE OF
PROCEEDING
PROCEEDING

Collection

Collectio

Wells Fargo v. Shaw Collection Clark County Superior Court, Pending

Vancouver, WA

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Goodwill Industries RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

None Periodically

Miscellaneous household goods & clothing (\$850)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Marsh, Higgins, Beaty & Hatch, P.C. 1112 Daniels Street, Ste. 200 PO Box 54 Vancouver, WA 98666 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 6/22/12 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$800.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE **8/2011**  DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

1999 Chrysler Town and Country, 2002 Ford Explorer Sport Trak traded in for Dodge Durango

(\$9,000)

Forest Grove Auto Brokers 4383 Adair St Forest Grove, OR 97116

None

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

TYPE OF ACCOUNT, LAST FOUR

AMOUNT AND DATE OF SALE OR CLOSING

Wells Fargo Son's account, C used by son. Joi

Son's account, Checking #5197 (solely used by son, Joint Debtor was placed as

7/5/12, \$111.00

Wells Fargo

Son's account, Savings #6518 (solely used by son, Joint Debtor was placed as

7/5/12, \$688.00

\$.01

co-account holder by bank)

co-account holder by bank)

Wells Fargo Custodial savings #

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase PO Box 15548 Wilmington, DE 19886	DATE OF SETOFF <b>4/19/12</b>	AMOUNT OF SETOFF <b>\$5,622.00</b>
Citibank P O Box 6275 Sioux Falls, SD 57117	4/26/12	\$1,716.00
JCPenney P O Box 965009 Orlando, FL 32896-5009	4/30/12	\$75.00
Chase Cardmember Service P O Box 15548 Wilmington, DE 19886-5548	5/17/12	\$6,364.00
Citibank P O Box 653095 Dallas, TX 75265	5/16/12	\$9,195.00

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Lauren M. Shaw

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

NAME

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

**ADDRESS** 

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

— and the donar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 23, 2012	Signature	/s/ Michael Alan Shaw	
		•	Michael Alan Shaw	
			Debtor	
Date	July 23, 2012	Signature	/s/ Lauren Marie Shaw	
		C	Lauren Marie Shaw	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# **United States Bankruptcy Court** Western District of Washington

In re	Michael Alan Shaw Lauren Marie Shaw		Case No.	12-44786	
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	PENSATION OF ATTOR	RNEY FOR DE	BTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the e rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy	, or agreed to be pai	d to me, for services re-	
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have receive	red	\$	519.00	
	Balance Due		\$	2,981.00	
2. \$	<b>281.00</b> of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of n	ny law firm.
_	I have agreed to share the above-disclosed comp	angation with a mangan on nancana w	iha ana nat mambana	on associates of my law	, finns A
_	copy of the agreement, together with a list of the				v IIIIII. A
6. I	n return for the above-disclosed fee, I have agreed t	o render legal service for all aspects	s of the bankruptcy	ase, including:	
b c.	Analysis of the debtor's financial situation, and re Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of cre [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applications.	statement of affairs and plan which editors and confirmation hearing, and to reduce to market value; exe	may be required; d any adjourned hea mption planning;	rings thereof;	ng of
	522(f)(2)(A) for avoidance of liens on		and ming of moti	ons pursuant to TT	000
7. B	y agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding, or a	dischargeability actions, judio	cial lien avoidance	es, relief from stay a	ections or
		CERTIFICATION			
	certify that the foregoing is a complete statement of nkruptcy proceeding.	f any agreement or arrangement for	payment to me for r	epresentation of the deb	otor(s) in
Dated:	July 23, 2012	/s/ David J. Feene	у		
		David J. Feeney 2			
		Marsh, Higgins, B 1112 Daniels Stre	et, Ste. 200	•	
		PO Box 54 Vancouver, WA 98			

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Western District of Washington

In re	Michael Alan Shaw Lauren Marie Shaw		Case No.	12-44786	
		Debtor(s)	Chapter	13	
	CEDTIFICATION OF	NOTICE TO CONSUM	ΙΕΌ ΝΕΡΤΛΙ	<b>D(S)</b>	

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael Alan Shaw Lauren Marie Shaw	X /s/ Michael Alan Shaw	July 23, 2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <b>12-44786</b>	X _/s/ Lauren Marie Shaw	July 23, 2012
	Signature of Joint Debtor (if any	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# **United States Bankruptcy Court** Western District of Washington

In re	Michael Alan Shaw Lauren Marie Shaw		Case No.	12-44786
		Debtor(s)	Chapter	13
	VERIF	ICATION OF CREDITOR M	IATRIX	
The abo	ove-named Debtors hereby verify that	t the attached list of creditors is true and corr	rect to the best	of their knowledge.
Date:	July 23, 2012	/s/ Michael Alan Shaw		
		Michael Alan Shaw		
		Signature of Debtor		
Date:	July 23, 2012	/s/ Lauren Marie Shaw		
		Lauren Marie Shaw		
		Signature of Debtor		